

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-16428-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jerzy Lobrow  
aka Jerry Lobrow  
4 Paul Place  
Old Bridge, NJ 08857

Beata Lobrow  
4 Paul Place  
Old Bridge, NJ 08857

Social Security No.:

xxx-xx-5204

xxx-xx-4497

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Christine M. Gravelle on:

Date: 11/19/18

Time: 12:00 PM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

---

**APPLICANT(S)**

Bruce Truesdale

**COMMISSION OR FEES**

\$3792.50

**EXPENSES**

\$21.00

---

Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: October 26, 2018

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jerzy Lobrow  
 Beata Lobrow  
 Debtors

Case No. 18-16428-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 137

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db/jdb +Jerzy Lobrow, Beata Lobrow, 4 Paul Place, Old Bridge, NJ 08857-2514  
 cr +American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088  
 517429188 +Abelson & Truesdale, LLC, Bruce C. Truesdale, Esq, 147 Union Avenue,  
 Middlesex, NJ 08846-1063  
 517429191 +Allied Collection Svcs, 3080 S Durango Dr, Suite 208, Las Vegas, NV 89117-9194  
 517429192 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 517528730 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517429193 Amex Department Stores, PO Box 8718, Mason, OH 45040  
 517429194 +Attorney General of the United States, Department of Justice,  
 Constitution Ave and 10th St. NW, Washington, DC 20530-0001  
 517429195 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2235)  
 517429196 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 517429197 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517528096 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517429200 +Carole Ann Gorham, 13 Guest Drive, Morganville, NJ 07751-1432  
 517429201 +Chase Bank, PO Box 659754, San Antonio, TX 78265-9754  
 517429209 DSNB/Macys, PO Box 8218, Monroe, OH 45050  
 517532810 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517429204 #+Deville Asset Management, 1132 Glade Road, Colleyville, TX 76034-4227  
 517429205 +Diane Kostenko, 137 Hillside Ave, South River, NJ 08882-2056  
 517429206 +Digestive Health and Nutrition Center, L, 465 Cranbury Road, Suite 102,  
 East Brunswick, NJ 08816-7600  
 517429210 +Freehold Ophthalmology, LLC, 509 Stillwells Corner Road, Freehold, NJ 07728-2965  
 517429213 +Laura Dambola, 76 Greenwood Road, Old Bridge, NJ 08857-2425  
 517429214 +Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706  
 517573723 +LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967  
 517429216 M&T Bank, PO Box 61903, Dallas, TX 75261  
 517429217 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,  
 One Newark Center, Suite 1500, Newark, NJ 07102-5224  
 517429218 +Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138  
 517429223 +RWJ EndoSurgical Center, P.O. Box 95000-5555, Philadelphia, PA 19195-0001  
 517429221 +Robert Wood Johnson Health Net, PO box 251, South Amboy, NJ 08879-0251  
 517429222 Robert Wood Johnson Medical School, PO Box 829650, Philadelphia, PA 19182-9650  
 517429224 +Solar City, PO Box 3500, Draper, UT 84020-3500  
 517526735 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, Bankruptcy Department,  
 PO Box 108, St. Louis MO 63166-0108)  
 517429228 +Unifund CCR LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  
 517429230 +Waclawa Gierlachowski, 21 Radcliffe Street, South River, NJ 08882-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2018 23:14:16 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 26 2018 23:14:14 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517448467 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 26 2018 23:14:23  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088  
 517749488 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 26 2018 23:14:23 Acura Financial Services,  
 P.O. Box 168088, Irving, TX 75016-8088  
 517429189 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 26 2018 23:14:23 Acura Financial Services,  
 PO Box 165378, Irving, TX 75016-5378  
 517429199 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2018 23:18:40  
 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 517429202 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 26 2018 23:14:06 Comenity Bank/AN TLR,  
 PO box 182789, Columbus, OH 43218-2789  
 517429203 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 26 2018 23:14:06 Comenity Bank/Express,  
 PO Box 182789, Columbus, OH 43218-2789  
 517582002 +E-mail/Text: bncmail@w-legal.com Oct 26 2018 23:14:23 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 517429207 E-mail/Text: mrdiscen@discover.com Oct 26 2018 23:13:39 Discover Financial SVC LLC,  
 PO Box 15316, Wilmington, DE 19850-5316  
 517441219 E-mail/Text: mrdiscen@discover.com Oct 26 2018 23:13:39 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517429208 E-mail/Text: cio.bncmail@irs.gov Oct 26 2018 23:13:47 District Director of the IRS,  
 955 S. Springfield Avenue, Springfield, NJ 07081  
 517429212 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 26 2018 23:13:42 Kohls Department Store,  
 PO box 3115, Milwaukee, WI 53201-3115

District/off: 0312-3

User: admin  
Form ID: 137

Page 2 of 3  
Total Noticed: 65

Date Rcvd: Oct 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517429215 +E-mail/Text: bncnotices@stengerlaw.com Oct 26 2018 23:13:39 LVNV Funding LLC,  
c/o Stenger & Stenger, PC, 2618 East Paris Ave Se, Grand Rapids, MI 49546-2454  
517580361 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 26 2018 23:18:51  
LVNV Funding, LLC its successors and assigns as, assignee of Marketplace Loan Grantor,  
Trust, Series 2015-CB1, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
517583805 E-mail/Text: camanagement@mtb.com Oct 26 2018 23:13:57 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240-1288  
517475863 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 26 2018 23:14:14 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517545381 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2018 23:19:56  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541  
517543137 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2018 23:30:42  
Portfolio Recovery Associates, LLC, c/o Mastercard Black, POB 41067, Norfolk VA 23541  
517543138 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2018 23:19:55  
Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541  
517564751 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2018 23:14:11  
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,  
Kirkland, WA 98083-0788  
517569270 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2018 23:14:11  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517565313 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2018 23:14:11  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517429220 +E-mail/Text: bk@rgsfinancial.com Oct 26 2018 23:13:38 RGS Financial, 1700 Jay Ell Dr,  
Suite 200, Richardson, TX 75081-6788  
517429219 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 26 2018 23:19:57 Regional Acceptance Corp,  
PO Box 830913, Birmingham, AL 35283-0913  
517447192 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 26 2018 23:19:57 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
517429225 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2018 23:19:53 Synch/Amazon PLCC,  
PO Box 965015, Orlando, FL 32896-5015  
517429226 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2018 23:19:14 Synch/Care Credit,  
PO Box 965036, Orlando, FL 32896-5036  
517429227 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2018 23:18:39 Synch/Lowes, PO Box 96505,  
Orlando, FL 32896-0001  
517429972 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2018 23:19:54 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517429229 +E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2018 23:14:16 United States Attorney,  
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527  
517553484 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 26 2018 23:19:35 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517429190\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Acura Financial Services, PO Box 165378, Irving, TX 75016)  
517438073\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
517429211\* +Internal Revenue Service\*, P.O. Box 7346, Philadelphia, PA 19101-7346  
517429198 ##Borrowers First Inc, 1114 Lost Creek Blvd, Suite 220, Austin, TX 78746-6374

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 137

Page 3 of 3  
Total Noticed: 65

Date Rcvd: Oct 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Bruce C. Truesdale on behalf of Joint Debtor Beata Lobrow brucectruesdalepc@gmail.com,  
bctpcecf@gmail.com;r49787@notify.bestcase.com  
Bruce C. Truesdale on behalf of Debtor Jerzy Lobrow brucectruesdalepc@gmail.com,  
bctpcecf@gmail.com;r49787@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator  
for Honda Lease Trust ecfmil@mortoncraig.com, mortoncraigecf@gmail.com  
Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Michael M Khalil on behalf of Debtor Jerzy Lobrow mkhalil@atrbklaw.com  
Michael M Khalil on behalf of Joint Debtor Beata Lobrow mkhalil@atrbklaw.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10